

United States Bankruptcy Court
Eastern District of Michigan

In re **James David Dudansky,**
Dawn Catherine Dudansky

Debtors

Case No. **11-49899**

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	170,000.00		
B - Personal Property	Yes	5	93,393.14		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	2		266,243.99	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		124,789.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,977.34
J - Current Expenditures of Individual Debtor(s)	Yes	4			5,964.04
Total Number of Sheets of ALL Schedules		28			
Total Assets			263,393.14		
Total Liabilities				391,032.99	

United States Bankruptcy Court
Eastern District of Michigan

In re **James David Dudansky,**
Dawn Catherine Dudansky

Debtors

Case No. 11-49899

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	57,280.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	57,280.00

State the following:

Average Income (from Schedule I, Line 16)	5,977.34
Average Expenses (from Schedule J, Line 18)	5,964.04
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	9,198.32

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		53,548.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		124,789.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		178,337.00

In re **James David Dudansky,
Dawn Catherine Dudansky**

Case No. **11-49899**

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
DEBTORS RESIDENCE 53630 DEERFIELD LANE NEW BALTIMORE, MI 48047 SEV=98,200 PAYMENT=\$1,203.03	FEE SIMPLE SUBJECT TO MORTGAGE	J	170,000.00	222,098.00

Sub-Total > **170,000.00** (Total of this page)

Total > **170,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re **James David Dudansky,
Dawn Catherine Dudansky**Case No. **11-49899**

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	CHECKING ACCOUNT HUNTINGTON BANK ACCT#****5498		H	1,711.61
	SAVINGS ACCOUNT HUNTINGTON BANK ACCT#****6119		H	200.00
	CHECKING ACCOUNT HUNTINGTON BANK ACCT#****4409		W	480.00
	SAVINGS ACCOUNT HUNTINGTON BANK ACCT#		W	7,270.15
	SAVINGS ACCOUNT CHRISTIAN FINANCIAL CREDIT UNION ACCOUNT ACCT#****9846		W	200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	SECURITY DEPOSIT WITH LANDLORD, B.E. RUMENAPP, JR,		W	685.00
4. Household goods and furnishings, including audio, video, and computer equipment.	HOUSEHOLD FURNITURE AND APPLIANCES-HUSBAND		H	1,500.00
	HOUSEHOLD FURNITURE AND APPLIANCES-WIFE		W	1,500.00
	COMPUTER, PRINTER, DESK/OFFICE FURNITURE-HUSBAND		H	150.00
	COMPUTER, PRINTER, DESK/OFFICE FURNITURE-WIFE		W	150.00
	CELL PHONE-HUSBAND		H	75.00
	CELL PHONE-WIFE		W	75.00

Sub-Total > **13,996.76**
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

In re **James David Dudansky,
Dawn Catherine Dudansky**Case No. **11-49899**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		LAWN MOWER-HUSBAND	H	25.00
		LAWN MOWER-WIFE	W	25.00
		YARD TOOLS/EQUIPMENT-HUSBAND	H	50.00
		YARD TOOLS/EQUIPMENT-WIFE	W	50.00
		LIVING ROOM FURNITURE-WIFE	W	2,000.00
		BEDROOM SET-WIFE	W	1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		ASSORTED CLOTHING-HUSBAND	H	75.00
		ASSORTED CLOTHING-WIFE	W	75.00
7. Furs and jewelry.		WEDDING RING-HUSBAND	H	500.00
		WEDDING RING-WIFE	W	500.00
		ASSORTED JEWELRY/WATCHES-HUSBAND	H	150.00
		ASSORTED JEWELRY/WATCHES-WIFE	W	150.00
8. Firearms and sports, photographic, and other hobby equipment.		BAND EQUIPMENT-HUSBAND	H	4,000.00
		BOW AND ARROW, 2 SWORDS-HUSBAND	H	1,400.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		TERM LIFE INSURANCE AAA LIFE INSURANCE COMPANY POLICY#4014129268	W	1.00
		TERM LIFE INSURANCE THROUGH EMPLOYER, UNITED STATES POSTAL SERVICE	H	1.00
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **10,502.00**
(Total of this page)

Sheet **1** of **4** continuation sheets attached
to the Schedule of Personal Property

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Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		THRIFT SAVINGS PLAN THROUGH EMPLOYER, MT CLEMENS POST OFFICE ACCT#****45521	H	43,493.38
		PENSION THROUGH EMPLOYER, UNITED STATES POSTAL SERVICE (NO VALUE TO DATE, ONLY RECEIVES WHEN RETIRES)	H	1.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **43,494.38**
(Total of this page)

Sheet **2** of **4** continuation sheets attached
to the Schedule of Personal Property

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In re **James David Dudansky,
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Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2011 FORD ESCAPE MILEAGE=15,000 PAYMENT=\$414.69	H	25,350.00
		2011 FORD EDGE LEASED VEHICLE **SEE SCHEDULE G**	W	0.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		1 DOG	H	25.00
		1 DOG	W	25.00
32. Crops - growing or harvested. Give particulars.	X			

Sub-Total > **25,400.00**
(Total of this page)

Sheet **3** of **4** continuation sheets attached
to the Schedule of Personal Property

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In re **James David Dudansky,
Dawn Catherine Dudansky**

Case No. 11-49899

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**

(Total of this page)

Total > **93,393.14**

In re **James David Dudansky**Case No. **11-49899**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
DEBTORS RESIDENCE	11 U.S.C. § 522(d)(1)	0.00	170,000.00
53630 DEERFIELD LANE			
NEW BALTIMORE, MI 48047			
SEV=98,200			
PAYMENT=\$1,203.03			
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
CHECKING ACCOUNT	11 U.S.C. § 522(d)(5)	1,711.61	1,711.61
HUNTINGTON BANK			
ACCT#****5498			
SAVINGS ACCOUNT	11 U.S.C. § 522(d)(5)	200.00	200.00
HUNTINGTON BANK			
ACCT#****6119			
Household Goods and Furnishings			
HOUSEHOLD FURNITURE AND APPLIANCES-HUSBAND	11 U.S.C. § 522(d)(3)	1,500.00	1,500.00
COMPUTER, PRINTER, DESK/OFFICE FURNITURE-HUSBAND	11 U.S.C. § 522(d)(3)	150.00	150.00
CELL PHONE-HUSBAND	11 U.S.C. § 522(d)(3)	75.00	75.00
LAWN MOWER-HUSBAND	11 U.S.C. § 522(d)(3)	25.00	25.00
YARD TOOLS/EQUIPMENT-HUSBAND	11 U.S.C. § 522(d)(3)	50.00	50.00
Wearing Apparel			
ASSORTED CLOTHING-HUSBAND	11 U.S.C. § 522(d)(3)	75.00	75.00
Furs and Jewelry			
WEDDING RING-HUSBAND	11 U.S.C. § 522(d)(3)	500.00	500.00
ASSORTED JEWELRY/WATCHES-HUSBAND	11 U.S.C. § 522(d)(4)	150.00	150.00
Firearms and Sports, Photographic and Other Hobby Equipment			
BAND EQUIPMENT-HUSBAND	11 U.S.C. § 522(d)(5)	4,000.00	4,000.00
BOW AND ARROW, 2 SWORDS-HUSBAND	11 U.S.C. § 522(d)(5)	1,400.00	1,400.00
Interests in Insurance Policies			
TERM LIFE INSURANCE THROUGH EMPLOYER, UNITED STATES POSTAL SERVICE	11 U.S.C. § 522(d)(7)	1.00	1.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
THRIFT SAVINGS PLAN THROUGH EMPLOYER, MT CLEMENS POST OFFICE	11 U.S.C. § 522(d)(10)(E)	100%	43,493.38
ACCT#****45521	11 U.S.C. § 522(d)(12)	100%	
	11 U.S.C. 541 (c)(2)	100%	

In re **James David Dudansky**Case No. **11-49899**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
PENSION THROUGH EMPLOYER, UNITED STATES POSTAL SERVICE (NO VALUE TO DATE, ONLY RECEIVES WHEN RETIRES)	11 U.S.C. § 522(d)(10)(E)	100%	1.00
	11 U.S.C. § 522(d)(12)	100%	
	11 U.S.C. 541 (c)(2)	100%	
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2011 FORD ESCAPE MILEAGE=15,000 PAYMENT=\$414.69	11 U.S.C. § 522(d)(2)	0.00	25,350.00
<u>Animals</u>			
1 DOG	11 U.S.C. § 522(d)(3)	25.00	25.00

In re **Dawn Catherine Dudansky**Case No. **11-49899**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
DEBTORS RESIDENCE 53630 DEERFIELD LANE NEW BALTIMORE, MI 48047 SEV=98,200 PAYMENT=\$1,203.03	11 U.S.C. § 522(d)(1)	0.00	170,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
CHECKING ACCOUNT HUNTINGTON BANK ACCT#****4409	11 U.S.C. § 522(d)(5)	480.00	480.00
SAVINGS ACCOUNT HUNTINGTON BANK ACCT#	11 U.S.C. § 522(d)(5)	7,270.15	7,270.15
SAVINGS ACCOUNT CHRISTIAN FINANCIAL CREDIT UNION ACCOUNT ACCT#****9846	11 U.S.C. § 522(d)(5)	200.00	200.00
Security Deposits with Utilities, Landlords, and Others			
SECURITY DEPOSIT WITH LANDLORD, B.E. RUMENAPP, JR,	11 U.S.C. § 522(d)(5)	685.00	685.00
Household Goods and Furnishings			
HOUSEHOLD FURNITURE AND APPLIANCES-WIFE	11 U.S.C. § 522(d)(3)	1,500.00	1,500.00
COMPUTER, PRINTER, DESK/OFFICE FURNITURE-WIFE	11 U.S.C. § 522(d)(3)	150.00	150.00
CELL PHONE-WIFE	11 U.S.C. § 522(d)(3)	75.00	75.00
LAWN MOWER-WIFE	11 U.S.C. § 522(d)(3)	25.00	25.00
YARD TOOLS/EQUIPMENT-WIFE	11 U.S.C. § 522(d)(3)	50.00	50.00
LIVING ROOM FURNITURE-WIFE	11 U.S.C. § 522(d)(3)	0.00	2,000.00
BEDROOM SET-WIFE	11 U.S.C. § 522(d)(3)	0.00	1,500.00
Wearing Apparel			
ASSORTED CLOTHING-WIFE	11 U.S.C. § 522(d)(3)	75.00	75.00
Furs and Jewelry			
WEDDING RING-WIFE	11 U.S.C. § 522(d)(3)	500.00	500.00
ASSORTED JEWELRY/WATCHES-WIFE	11 U.S.C. § 522(d)(4)	150.00	150.00

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Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Interests in Insurance Policies</u>			
TERM LIFE INSURANCE	11 U.S.C. § 522(d)(7)	1.00	1.00
AAA LIFE INSURANCE COMPANY			
POLICY#4014129268			
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2011 FORD EDGE LEASED VEHICLE	11 U.S.C. § 522(d)(2)	0.00	0.00
SEE SCHEDULE G			
<u>Animals</u>			
1 DOG	11 U.S.C. § 522(d)(3)	25.00	25.00

In re **James David Dudansky,
Dawn Catherine Dudansky**

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Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx5604 Creditor #: 1 ART VAN RETAIL SERVICES DEPARTMENT 7680 CAROL STREAM, IL 60116		J	2009 FURNITURE LIVING ROOM FURNITURE-WIFE Value \$ 2,000.00				2,500.00	500.00
Account No. NOT PROVIDED Creditor #: 2 FORD MOTOR CREDIT COMPANY P.O. BOX 6275 DEARBORN, MI 48121-6275		H	AUTO LOAN 2011 FORD ESCAPE MILEAGE=15,000 PAYMENT=\$414.69 Value \$ 25,350.00				26,000.00	650.00
Account No. xxxxxxxxx5946 Creditor #: 3 SAXON MORTGAGE 4708 MERCANTILE DRIVE N. FORT WORTH, TX 76137		J	2007 MORTGAGE DEBTORS RESIDENCE 53630 DEERFIELD LANE NEW BALTIMORE, MI 48047 SEV=98,200 PAYMENT=\$1,203.03 Value \$ 170,000.00				222,098.00	52,098.00
Account No. xxxxxxxxx5521 Creditor #: 4 THRIFT SAVINGS PLAN (NOTICE) PO BOX 385021 BIRMINGHAM, AL 35238		H	2010 THRIFT SAVINGS LOAN THRIFT SAVINGS PLAN THROUGH EMPLOYER, MT CLEMENS POST OFFICE ACCT#****45521 Value \$ 43,493.38				13,845.99	0.00
Subtotal (Total of this page)							264,443.99	53,248.00

1 continuation sheets attached

In re **James David Dudansky,
Dawn Catherine Dudansky**

Case No. **11-49899**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **James David Dudansky,
Dawn Catherine Dudansky**

Case No. **11-49899**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxx9812 Creditor #: 1 ASSET ACCEPTANCE LLC P.O. BOX 2036 WARREN, MI 48090		H	COLLECTION BEGAN: 2010 JUDGMENT FOR UNSECURED CONSUMER DEBT GEMB/CARE CREDIT			2,748.00
Account No. xxxxxxxx0007 Creditor #: 2 CENTRAL MACOMB COMMUNITY CREDIT UNION 37570 S. GRATIOT AVENUE CLINTON TOWNSHIP, MI 48036		H	2009 BALANCE OWING FOR AUTO LOAN			14,594.00
Account No. xxxxxxxx0004 Creditor #: 3 CENTRAL MACOMB COMMUNITY CREDIT UNION 37570 S. GRATIOT AVENUE CLINTON TOWNSHIP, MI 48036		H	1997 UNSECURED LOAN			486.00
Account No. xxxxxxxx0008 Creditor #: 4 CENTRAL MACOMB COMMUNITY CREDIT UNION 37570 S. GRATIOT AVENUE CLINTON TOWNSHIP, MI 48036		H	2009 BALANCE OWING FOR AUTO			10,084.00
Subtotal (Total of this page)						27,912.00

6 continuation sheets attached

In re **James David Dudansky,
Dawn Catherine Dudansky**

Case No. **11-49899**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx0009 Creditor #: 5 CENTRAL MACOMB COMMUNITY CREDIT UNION 37570 S. GRATIOT AVENUE CLINTON TOWNSHIP, MI 48036	J	2009 INSTALLMENT LOAN				5,439.00
Account No. xxxx-xxxx-xxxx-5467 Creditor #: 6 CENTRAL MACOMB COMMUNITY CREDIT UNION 37570 S. GRATIOT AVENUE CLINTON TOWNSHIP, MI 48036	H	2009 CREDIT CARD PURCHASES				3,901.00
Account No. xxxx-xxxx-xxxx-2070 Creditor #: 7 CHASE BANK USA, NA 800 BROOKSEdge BLVD WESTERVILLE, OH 43081-2822	W	2006 CREDIT CARD PURCHASES				2,458.00
Account No. xxxxxxxxxxxx5875 Creditor #: 8 CHASE-PIER PO BOX 15298 WILMINGTON, DE 19850-5298	J	2004 CREDIT CARD PURCHASES				389.00
Account No. NOT PROVIDED Creditor #: 9 CHASE/CC 225 CHASTAIN KENNESAW, GA 30144	J	1998 CREDIT CARD PURCHASES				641.00
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,828.00

In re **James David Dudansky,
Dawn Catherine Dudansky**

Case No. **11-49899**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx6006 Creditor #: 10 CHRISTIAN FINANCIAL CREDIT UNION 18441 UTICA ROAD ROSEVILLE, MI 48066	J	2010 UNSECURED LOAN				2,928.00
Account No. xxxx-xxxx-xxxx-9963 Creditor #: 11 CHRISTIAN FINANCIAL CREDIT UNION 18441 UTICA ROAD ROSEVILLE, MI 48066	J	2002 CREDIT CARD PURCHASES				4,842.00
Account No. xxxxxx7010 Creditor #: 12 CHRYSLER FINANCIAL PO BOX 9001897 LOUISVILLE, KY 40209	J	2009 BALANCE OWING FOR AUTO LEASE. OVER MILEAGE FEE'S				1,900.00
Account No. xxxx3906 Creditor #: 13 ESCALLATE LLC 5200 STONEHAM CANTON, OH 44720	J	COLLECTION BEGAN: 2010 COLLECTION ON BEHALF OF MEDICAL SERVICES				265.00
Account No. NOT PROVIDED Creditor #: 14 GDYR/CBSD PO BOX 9714 GRAY, TN 37615	H	2009 REVOLVING CHARGE ACCOUNT				629.00
Sheet no. 2 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 10,564.00

In re **James David Dudansky,
Dawn Catherine Dudansky**Case No. **11-49899**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxx4821 Creditor #: 15 GEMB/JCPENNY BANKRUPTCY DEPARTMENT PO BOX 103104 ROSWELL, GA 30076	W	2006 REVOLVING CHARGE ACCOUNT				2,566.00
Account No. xxxxxxxxxx5304 Creditor #: 16 GEMB/LOWES PO BOX 103065 ROSWELL, GA 30076	W	2004 REVOLVING CHARGE ACCOUNT				918.00
Account No. xxxx-xxxx-xxxx-6788 Creditor #: 17 GEMB/SAMS CLUB PO BOX 981400 EL PASO, TX 79998	W	2008 CREDIT CARD PURCHASES				2,957.00
Account No. NOT PROVIDED Creditor #: 18 HSBC/BSBUY PO BOX 5238 CAROL STREAM, IL 60197-5238	W	2007 REVOLVING CHARGE ACCOUNT				1,795.00
Account No. xxxxxx5165 Creditor #: 19 KAY JEWELERS 375 GHENT ROAD AKRON, OH 44333	W	2009 REVOLVING CHARGE ACCOUNT				229.00
Sheet no. 3 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 8,465.00

In re **James David Dudansky,
Dawn Catherine Dudansky**

Case No. **11-49899**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx6753 Creditor #: 20 KOHL'S/CHASE PO BOX 2983 MILWAUKEE, WI 53201-2983	W	1999 REVOLVING CHARGE ACCOUNT				1,114.00
Account No. x9168 Creditor #: 21 NATIONAL COLLECTIONS BUREAU PO BOX 46631 MOUNT CLEMENS, MI 48046-6631	H	COLLECTION BEGAN: 2003 COLLECTION ON BEHALF OF MEDICAL SERVICES				265.00
Account No. xx2446 Creditor #: 22 NATURAL WAY 2481 BROWN ROAD LAKE ORION, MI 48359	J	2010 LAWN CARE				108.00
Account No. NOT PROVIDED Creditor #: 23 NIGHT OWL CARPET CLEANERS 36453 GRATIOT AVE CLINTON TOWNSHIP, MI 48036	J	2010 CARPET CLEANING				124.00
Account No. NOT PROVIDED Creditor #: 24 SEARS/CBSD 8725 W SAHARA AVE. MC02-02-03 THE LAKES, NV 89163-7802	W	2003 CREDIT CARD PURCHASES				3,718.00
Sheet no. 4 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 5,329.00

In re **James David Dudansky,
Dawn Catherine Dudansky**Case No. **11-49899**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxx-xxxx-xxxx-3253 Creditor #: 25 TARGET NATIONAL BANK PO BOX 59317 MINNEAPOLIS, MN 55459-0317		W	2009 CREDIT CARD PURCHASES			700.00
Account No. xxxxxxxxxxxx8350 Creditor #: 26 THE HOME DEPOT PO BOX 9055 DES MOINES, IA 50368		W	2010 REVOLVING CHARGE ACCOUNT			287.00
Account No. xxxxxx7763; xxxxxx7762 Creditor #: 27 US DEPT OF EDUCATION DIRECT LOAN SERVICING CENTER P.O. BOX 5609 GREENVILLE, TX 75403		W	2006 STUDENT LOAN			57,280.00
Account No. xxxxx1916 Creditor #: 28 WFNNB/NEW YORK & COMPA 220 W SCHROCK RD WESTERVILLE, OH 43081		W	2007 CREDIT CARD PURCHASES			347.00
Account No. xxxxx2285 Creditor #: 29 WFNNB/VICTORIAS SECRET PO BOX 182128 COLUMBUS, OH 43218		J	2010 CREDIT CARD PURCHASES			473.00
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 59,087.00

In re **James David Dudansky,
Dawn Catherine Dudansky**

Case No. **11-49899**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx1526 Creditor #: 30 ZALES/CBSD CITI CARDS PRIVATE LABEL, BANKRUPTCY P.O. BOX 20483 KANSAS CITY, MO 64195	W	2008 REVOLVING CHARGE ACCOUNT				604.00
Account No. 						
Account No. 						
Account No. 						
Account No. 						
Sheet no. 6 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				604.00
		Total (Report on Summary of Schedules)				124,789.00

In re **James David Dudansky,
Dawn Catherine Dudansky**

Case No. **11-49899**

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
B.E. RUMENAPP, JR, 500 CHARTIER AVE. PO BOX 68 MARINE CITY, MI 48039-0068	RESIDENTIAL LEASE (WIFE) MONTHLY PAYMENT: \$685.00 TERM: 15 MONTHS. "ASSUME"
FORD MOTOR CREDIT COMPANY P.O. BOX 6275 DEARBORN, MI 48121-6275	AUTO LEASE. MONTHLY PAYMENT \$340.54
SPRINT WRITTEN CORRESPONDENCE PO BOX 8077 LONDON, KY 40742	CELLULAR PHONE CONTRACT.

In re **James David Dudansky,
Dawn Catherine Dudansky**

Case No. 11-49899

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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In re **James David Dudansky**
Dawn Catherine DudanskyCase No. **11-49899**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Separated	RELATIONSHIP(S): Daughter Son	AGE(S): 16 24
Employment:	DEBTOR	SPOUSE
Occupation	MAIL CARRIER	
Name of Employer	MT CLEMENS POST OFFICE	MT CLEMENS POST OFFICE
How long employed	25 EAR	
Address of Employer	115 SOUTH MAIN Mount Clemens, MI 48043	115 SOUTH MAIN Mount Clemens, MI 48043

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

	DEBTOR	SPOUSE
1.	\$ 5,538.95	\$ 2,860.00
2.	\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 5,538.95	\$ 2,860.00
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify) **See Detailed Income Attachment**

\$ 941.46	\$ 514.80
\$ 371.35	\$ 0.00
\$ 49.94	\$ 49.94
\$ 494.12	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,856.87	\$ 564.74
--------------------	------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,682.08	\$ 2,295.26
--------------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify):

12. Pension or retirement income
13. Other monthly income (Specify):

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 0.00
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,682.08	\$ 2,295.26
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 5,977.34

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re **James David Dudansky**
Dawn Catherine DudanskyCase No. **11-49899**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**Detailed Income Attachment****Other Payroll Deductions:**

DENTAL	\$ 118.76	\$ 0.00
LIFE	\$ 97.72	\$ 0.00
MANDATORY RETIREMENT	\$ 37.03	\$ 0.00
TSP LOAN PAYMENTS	\$ 240.61	\$ 0.00
Total Other Payroll Deductions	\$ 494.12	\$ 0.00

In re **James David Dudansky**
Dawn Catherine DudanskyCase No. **11-49899**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

■ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,203.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	310.00
b. Water and sewer	\$	60.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	257.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	20.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	320.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	5.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	47.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	80.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) PROPERTY TAXES	\$	400.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	414.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	130.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,676.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
<hr/>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	5,977.34
b. Average monthly expenses from Line 18 above	\$	5,964.04
c. Monthly net income (a. minus b.)	\$	13.30

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

(Spouse's Schedule)

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>685.00</u>
a. Are real estate taxes included?	Yes _____ No <u>X</u>		
b. Is property insurance included?	Yes _____ No <u>X</u>		
2. Utilities:		\$	<u>220.00</u>
a. Electricity and heating fuel		\$	<u>60.00</u>
b. Water and sewer		\$	<u>0.00</u>
c. Telephone		\$	<u>0.00</u>
d. Other See Spouse Detailed Expense Attachment		\$	<u>170.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>0.00</u>
4. Food		\$	<u>200.00</u>
5. Clothing		\$	<u>20.00</u>
6. Laundry and dry cleaning		\$	<u>15.00</u>
7. Medical and dental expenses		\$	<u>30.00</u>
8. Transportation (not including car payments)		\$	<u>300.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>50.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	<u>12.50</u>
b. Life		\$	<u>30.00</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>80.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____		\$	<u>0.00</u>
13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			
a. Auto		\$	<u>340.54</u>
b. Other _____		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other See Spouse Detailed Expense Attachment		\$	<u>75.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

In re **James David Dudansky**
Dawn Catherine DudanskyCase No. **11-49899**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment**Other Utility Expenditures:**

CABLE/INTERNET	\$	120.00
CELL PHONES	\$	137.00
Total Other Utility Expenditures	\$	257.00

Other Expenditures:

PERSONAL CARE ITEMS	\$	20.00
OIL CHANGES/TABS FOR AUTOS	\$	25.00
PRESCRIPTIONS	\$	20.00
PET FOOD/VET	\$	30.00
CHILDRENS ACTIVITIES	\$	10.00
SCHOOL LUNCH EXPENSE	\$	25.00
Total Other Expenditures	\$	130.00

In re James David Dudansky
Dawn Catherine DudanskyCase No. 11-49899

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Spouse Detailed Expense Attachment

Other Utility Expenditures:

<u>CABLE/INTERNET</u>	\$	<u>70.00</u>
<u>CELL PHONES</u>	\$	<u>100.00</u>
<u>Total Other Utility Expenditures</u>	\$	<u>170.00</u>

Other Expenditures:

<u>PERSONAL CARE ITEMS</u>	\$	<u>20.00</u>
<u>OIL CHANGES/TABS FOR AUTOS</u>	\$	<u>35.00</u>
<u>PRESCRIPTIONS</u>	\$	<u>20.00</u>
<u>Total Other Expenditures</u>	\$	<u>75.00</u>

**United States Bankruptcy Court
Eastern District of Michigan**

In re **James David Dudansky
Dawn Catherine Dudansky**

Debtor(s)

Case No. **11-49899**Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 30 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 21, 2011Signature: /s/ James David Dudansky

Debtor

Date April 21, 2011Signature: /s/ Dawn Catherine Dudansky

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Eastern District of Michigan**

In re **James David Dudansky
Dawn Catherine Dudansky**

Debtor(s)

Case No. **11-49899**
Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$15,157.31	2011 GROSS INCOME FROM EMPLOYMENT AT MT CLEMENS POST OFFICE (HUSBAND)
\$12,134.03	2011 GROSS INCOME FROM EMPLOYMENT AT MT CLEMENS POST OFFICE (WIFE)
\$0.00	2010 GROSS INCOME FROM EMPLOYMENT AT MT CLEMENS POST OFFICE (HUSBAND)
\$0.00	2010 GROSS INCOME FROM EMPLOYMENT AT MT CLEMENS POST OFFICE (WIFE)
\$0.00	2009 GROSS INCOME FROM EMPLOYMENT AT MT CLEMENS POST OFFICE (HUSBAND)

AMOUNT
\$0.00

SOURCE
2009 GROSS INCOME FROM EMPLOYMENT AT MT CLEMENS POST OFFICE
(WIFE)

2. Income other than from employment or operation of business

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$253.00

SOURCE
2010 INCOME FROM TAXABLE REFUNDS, CREDITS, OR OFFSETS

\$2,638.00

2010 INCOME TAX REFUND, FEDERAL

\$30.00

2009 INCOME FROM TAXABLE INTEREST

\$3,864.00

2009 INCOME TAX REFUND, FEDERAL

\$8,000.00

2009 GROSS INCOME FROM WITHDRAW FROM THRIFT SAVINGS PLAN

3. Payments to creditors

None

☐

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
B.E. RUMENAPP, JR.,
500 CHARTIER AVE.
PO BOX 68
MARINE CITY, MI 48039-0068

DATES OF
PAYMENTS
JANUARY, FEBRUARY,
MARCH 2011 RENT
PAYMENTS (WIFE)

AMOUNT PAID
\$2,055.00

AMOUNT STILL
OWING
\$0.00

SAXON MORTGAGE
4708 MERCANTILE DRIVE N.
FORT WORTH, TX 76137

JANUARY, FEBRUARY,
MARCH 2011, MORTGAGE
PAYMENTS

\$3,609.09

\$222,098.00

FORD CREDIT
DEPT #267901
PO BOX 55000
DETROIT, MI 48255

MARCH, APRIL 2011, AUTO
LEASE PAYMENTS

\$681.08

\$0.00

FORD MOTOR CREDIT
PO BOX 542000
OMAHA, NE 68154

JANUARY, FEBRUARY,
MARCH 2011, AUTO
PAYMENTS

\$1,242.00

\$10,000.00

None

☐

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
None <input checked="" type="checkbox"/> c. <i>All debtors:</i> List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
NIGHT OWL CLEANERS VS DAWN DUDANSKI CASE#10-04137T	CIVIL	41 DISTRICT COURT 22380 STARKS DRIVE CLINTON TOWNSHIP, MI 48036	JUDGMENT AGAINST DEBTOR IN THE AMOUNT OF \$136.00

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
SUBURBAN FORD OF WATERFORD 5900 HIGHLAND RD. WATERFORD, MI 48327	MARCH 2011	TURNED IN 2007 CHRYSLER 300
SUBURBAN FORD OF WATERFORD 5900 HIGHLAND RD. WATERFORD, MI 48327	MARCH 2011	TURNED IN 2008 DODGE NITRO

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
KOSTOPOULOS & ASSOCIATES PLLC d/b/a The Fresh Start Center Law Firm 30800 Van Dyke Suite 204 Warren, MI 48093	FEBRUARY 28, 2011	\$233.00
KOSTOPOULOS & ASSOCIATES, PLLC 30800 VAN DYKE, STE 204 WARREN, MI 48093	FEBRUARY 28, 2011	\$299.00 FOR FILING FEE
IN CHARGE EDUCATION FOUNDATION, INC 2101 PARK CENTER DR., SUITE 310 ORLANDO, FL 32835	FEBRUARY 28, 2011	\$30.00 FOR PRE PETITION CREDIT COUNSELING SESSION
HUMMINGBIRD CREDIT COUNSELING 3737 GLENWOOD AVE RALEIGH, NC 27612	FEBRUARY 28, 2011	\$38.00 FOR POST PETITION CREDIT COUNSELING SESSION

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
CENTRAL MACOMB COMMUNITY CREDIT UNION 37570 S. GRATIOT AVENUE CLINTON TOWNSHIP, MI 48036	CHECKING ACCOUNT ACCT#****2555	CLOSED DECEMBER 2010 BALANCE \$0.00

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
53630 DEERFIELD NEW BALTIMORE, MI 48047	DAWN DUDANSKY	2004-MARCH 2011

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 21, 2011

Signature /s/ James David Dudansky
James David Dudansky
 Debtor

Date April 21, 2011

Signature /s/ Dawn Catherine Dudansky
Dawn Catherine Dudansky
 Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____
 Signature of Bankruptcy Petition Preparer

_____ Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

**United States Bankruptcy Court
Eastern District of Michigan**

In re **James David Dudansky
Dawn Catherine Dudansky**

Debtor(s)

Case No. **11-49899**
Chapter **7**

**STATEMENT OF ATTORNEY FOR DEBTOR(S)
PURSUANT TO F.R.BANKR.P. 2016(b)**

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.

2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]

☒ **FLAT FEE**

A.	For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid	<u>1,532.00</u>
B.	Prior to filing this statement, received	<u>233.00</u>
C.	The unpaid balance due and payable is	<u>1,299.00</u>

☐ **RETAINER**

A. Amount of retainer received

B. The undersigned shall bill against the retainer at an hourly rate of \$ _____. [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

3. \$ **299.00** of the filing fee has been paid.

4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]

- A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- ~~D. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- E. Reaffirmations;
- ~~F. Redemptions;~~
- G. Other:

5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions, preparation of reaffirmation agreements, appearances for Motions for Approval of Reaffirmation agreements, adjournments or any other adversary proceeding as stated in the fee agreement signed by client(s). Additional fees as stated in fee agreement signed by client(s).

For all chapter 13 cases: All post-confirmation attorney fees, if any, shall be paid as a Class One Administrative Expense.

***Consistent with the 2016-b statement and the debtor(s) fee agreement with Kostopoulos & Associates PLLC., IF AT THE TIME OF CONFIRMATION, DEBTOR(S) ATTORNEY FEES EXCEED \$3000.00, DEBTOR(S) ATTORNEY SHALL FILE A FEE APPLICATION. IF THE ORDER CONFIRMING PLAN PROVIDES FOR THE FILING OF ATTORNEY FEES BY APPLICATION, THEN FOR 30 DAYS FOLLOWING THE ENTRY OF THE ORDER CONFIRMING PLAN, THE TRUSTEE SHALL HOLD FROM DISTRIBUTION THE SUM OF \$3000.00 AS A FUND FOR THE PAYMENT OF THE ATTORNEY FEES AND COSTS THAT SHALL BE DETERMINED BY THE COURT PURSUANT TO 11 U.S.C SECTION 330 AND LBR 2016-1(EDM). IF NO FEE APPLICATION HAS BEEN FILED WITHIN THIS 30 DAY PERIOD, THE RESERVED FUNDS WILL BE RELEASED FOR DISTRIBUTION TO CREDITORS. If a fee application is timely filed, the trustee shall continue to withhold the above-indicated sum until an order resolving the fee application has been entered with the Court. At that time, the Trustee shall distribute the withheld funds according to the terms of the plan and the order granting/denying fees. Client(s) initials: _____**

6. The source of payments to the undersigned was from:

A. XX Debtor(s)' earnings, wages, compensation for services performed

B. _____ Other (describe, including the identity of payor) _____

7. The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows:

Dated: April 21, 2011

/s/ A. RITA KOSTOPOULOS

Attorney for the Debtor(s)

A. RITA KOSTOPOULOS P63178

KOSTOPOULOS & ASSOCIATES PLLC

d/b/a The Fresh Start Center Law Firm

30800 Van Dyke Suite 204

Warren, MI 48093

586-574-0916 lawfirmoffices@yahoo.com

www.go4bankruptcy.com

Agreed: /s/ James David Dudansky

James David Dudansky

Debtor

/s/ Dawn Catherine Dudansky

Dawn Catherine Dudansky

Debtor

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

**United States Bankruptcy Court
Eastern District of Michigan**

In re **James David Dudansky**
Dawn Catherine Dudansky

Debtor(s)

Case No. **11-49899**Chapter **7**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition
Preparer
Address:

Social Security number (If the bankruptcy
petition preparer is not an individual, state
the Social Security number of the officer,
principal, responsible person, or partner of
the bankruptcy petition preparer.) (Required
by 11 U.S.C. § 110.)

X _____
Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose
Social Security number is provided above.

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

James David Dudansky
Dawn Catherine Dudansky

Printed Name(s) of Debtor(s)

Case No. (if known) **11-49899**X **/s/ James David Dudansky**

Signature of Debtor

April 21, 2011

Date

X **/s/ Dawn Catherine Dudansky**

Signature of Joint Debtor (if any)

April 21, 2011

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Eastern District of Michigan**

In re **James David Dudansky**
Dawn Catherine Dudansky

Debtor(s)

Case No. **11-49899**

Chapter **7**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **April 21, 2011**

/s/ James David Dudansky

James David Dudansky

Signature of Debtor

Date: **April 21, 2011**

/s/ Dawn Catherine Dudansky

Dawn Catherine Dudansky

Signature of Debtor